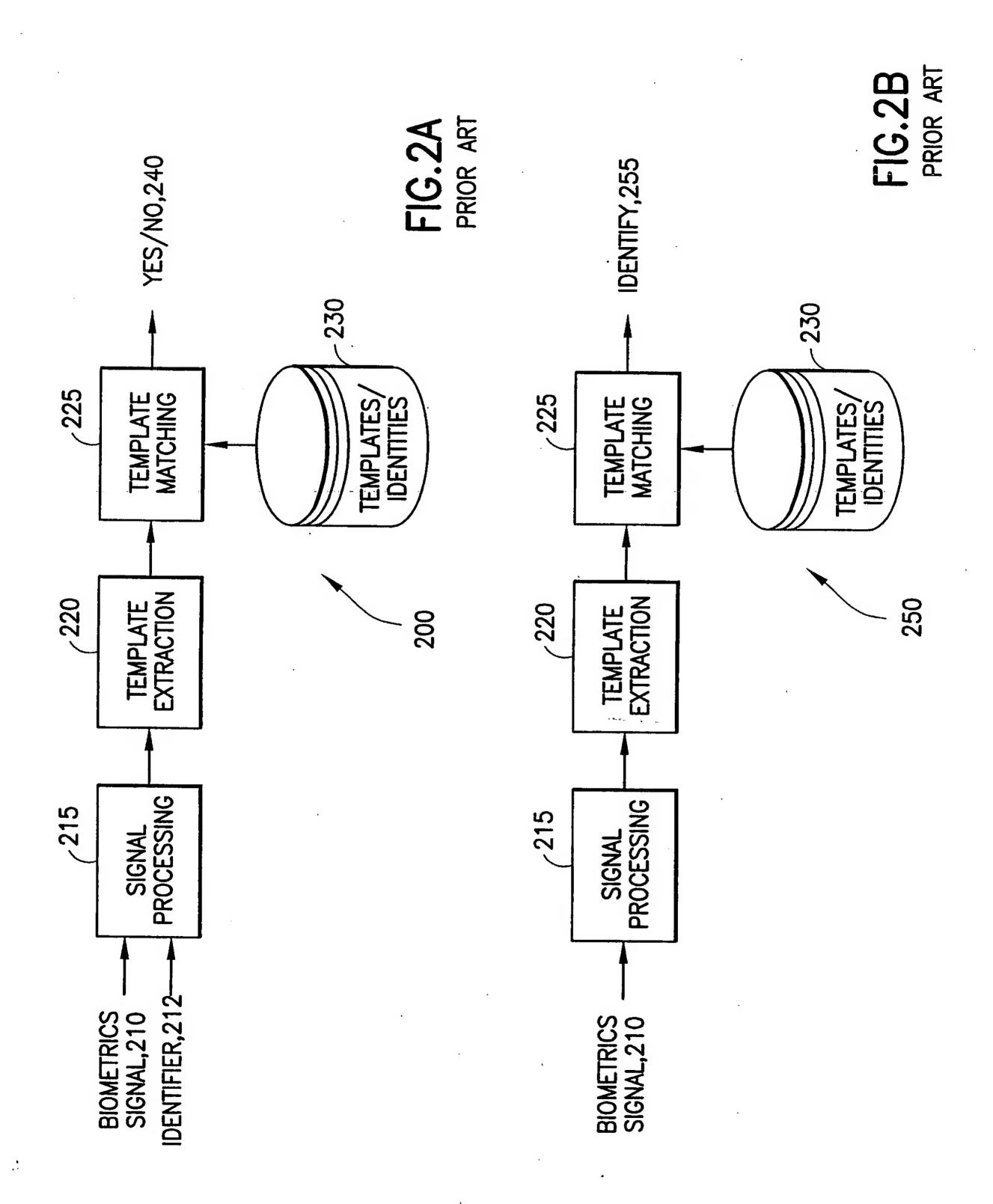


FIG.1
PRIOR ART



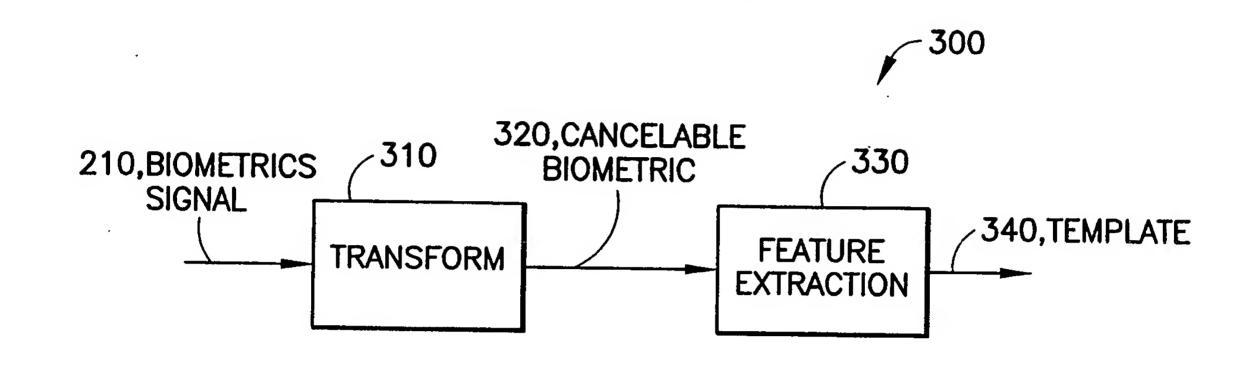


FIG.3A

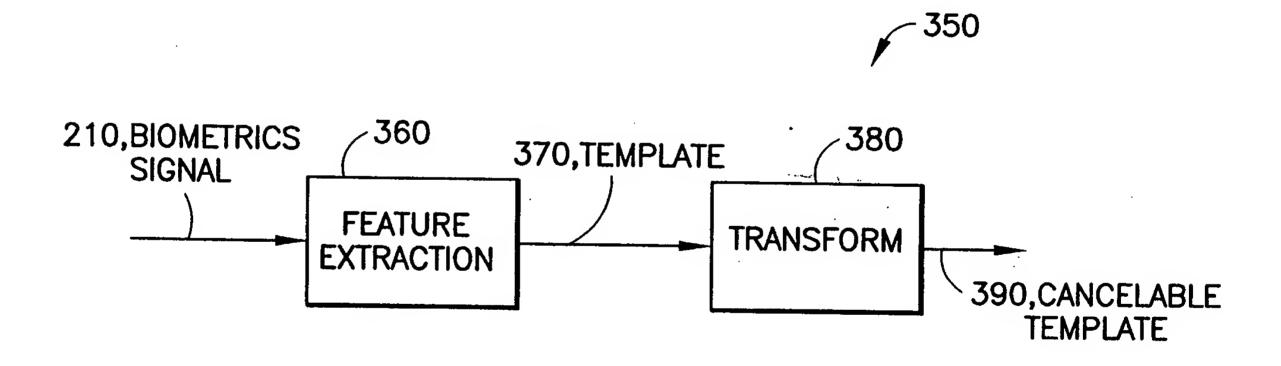


FIG.3B

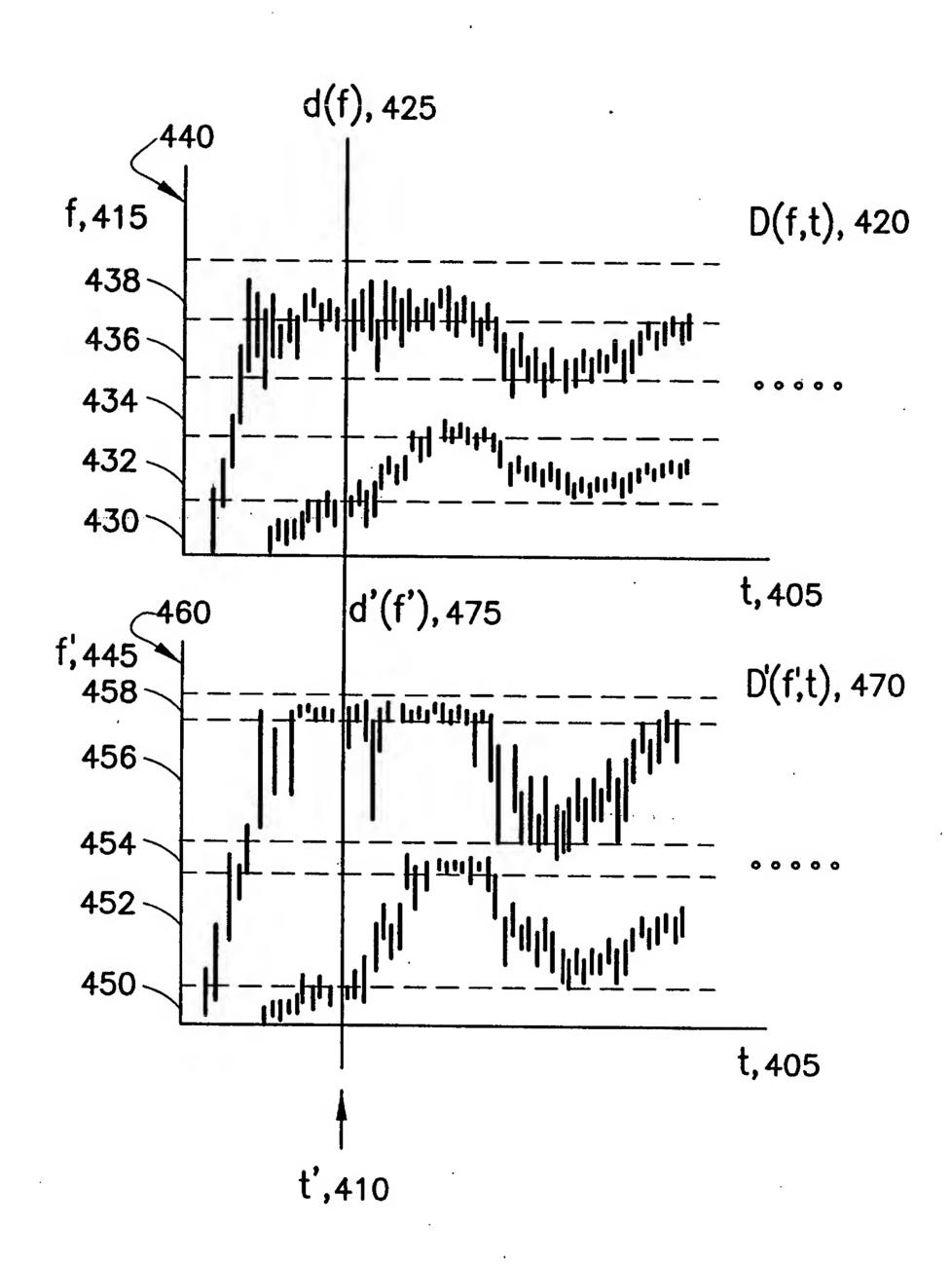


FIG.4

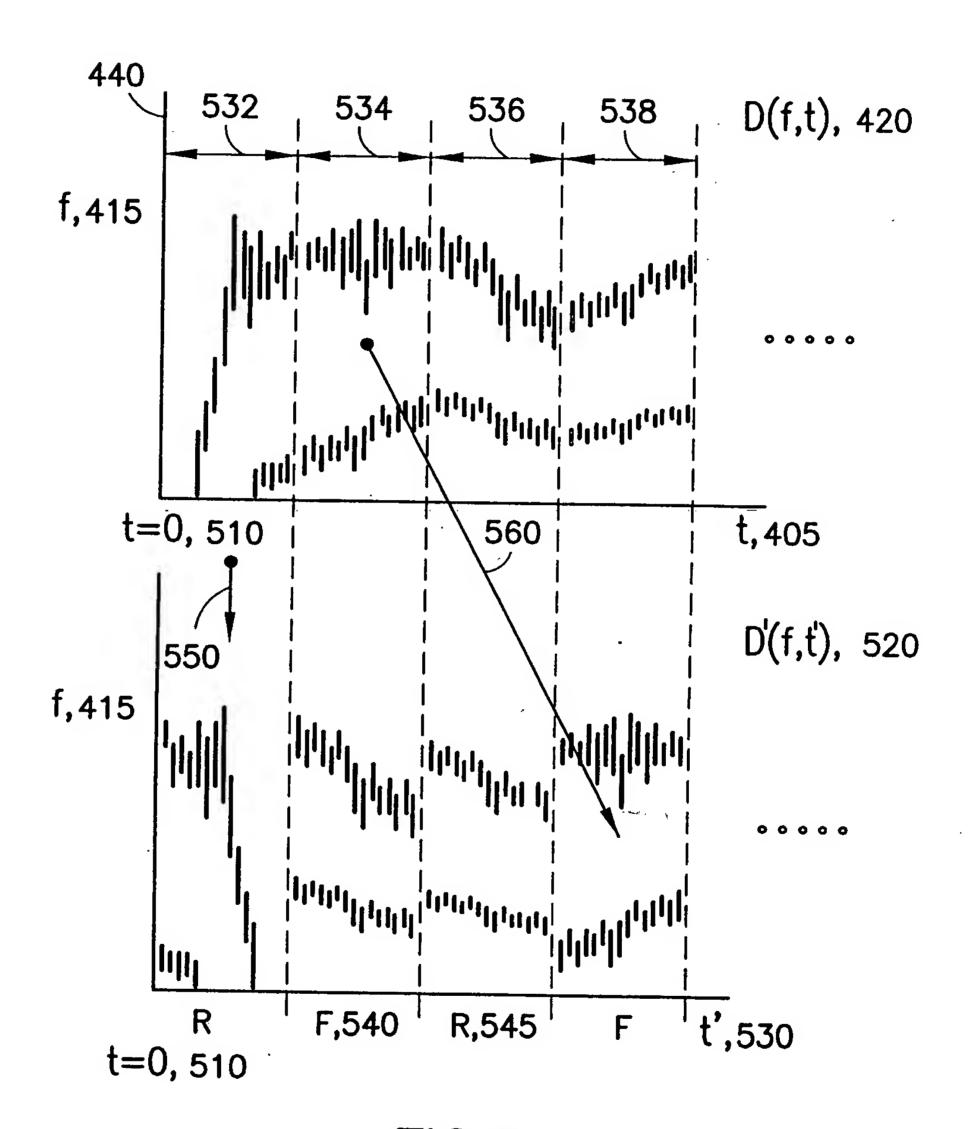


FIG.5

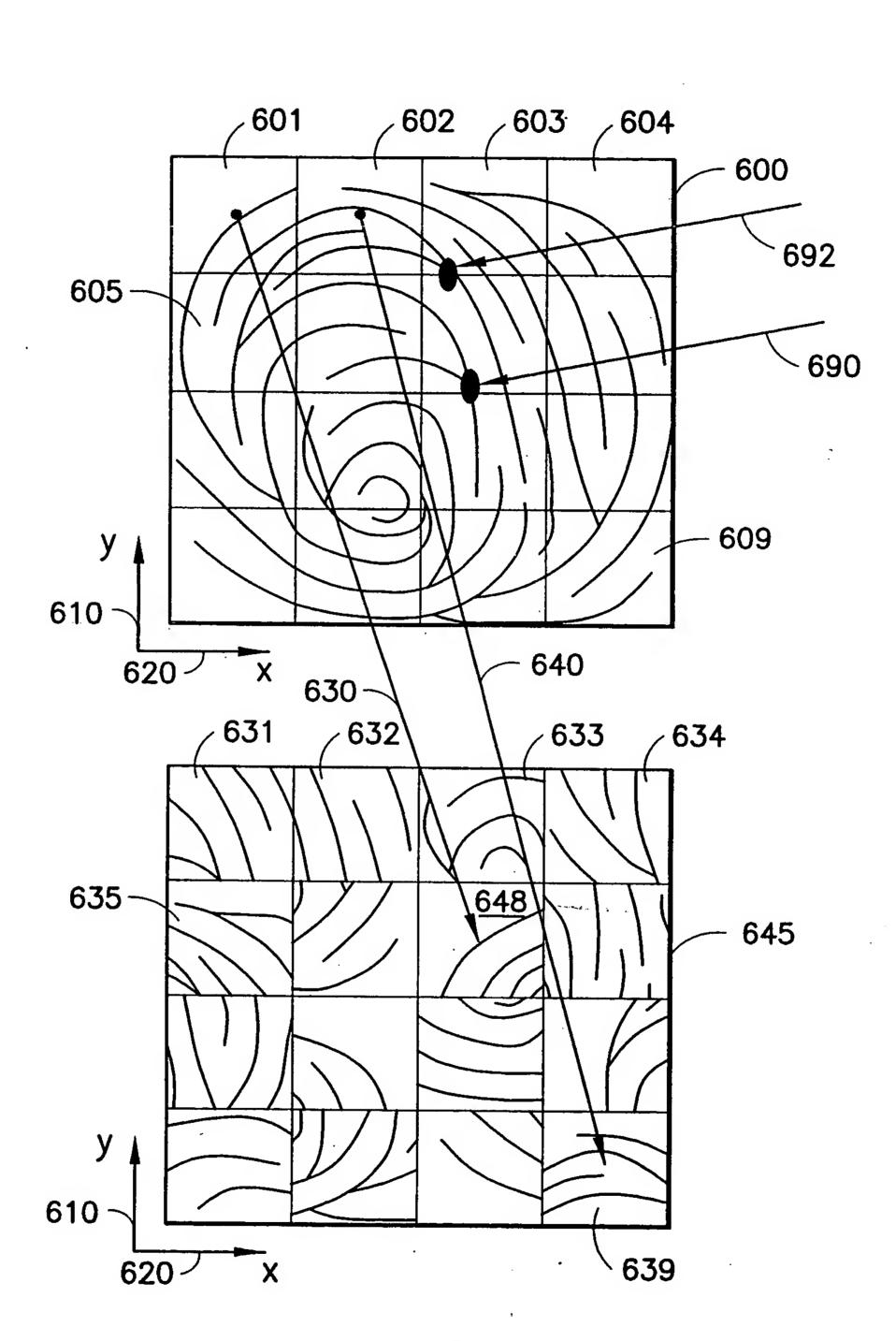


FIG.6

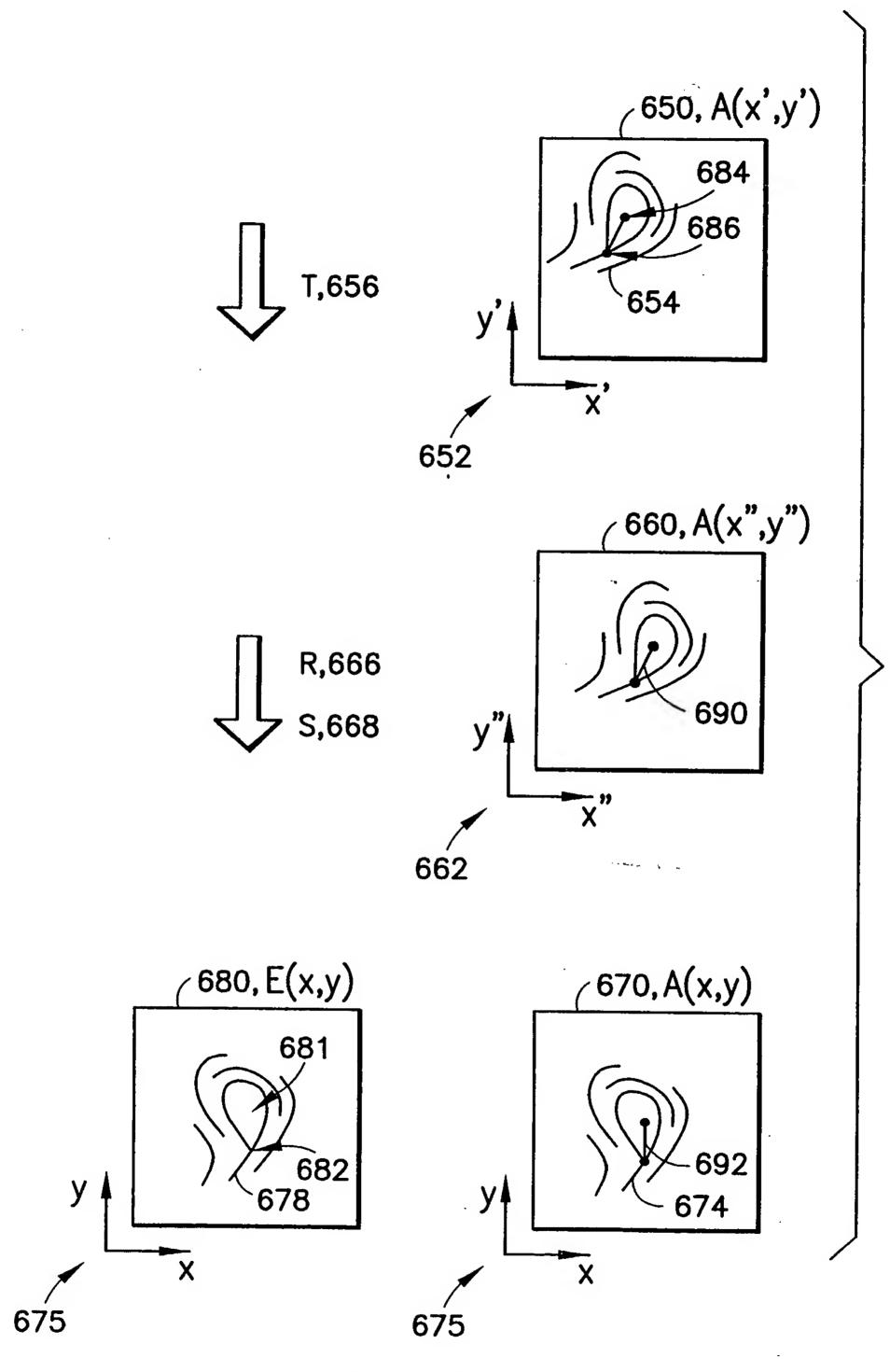


FIG.6A

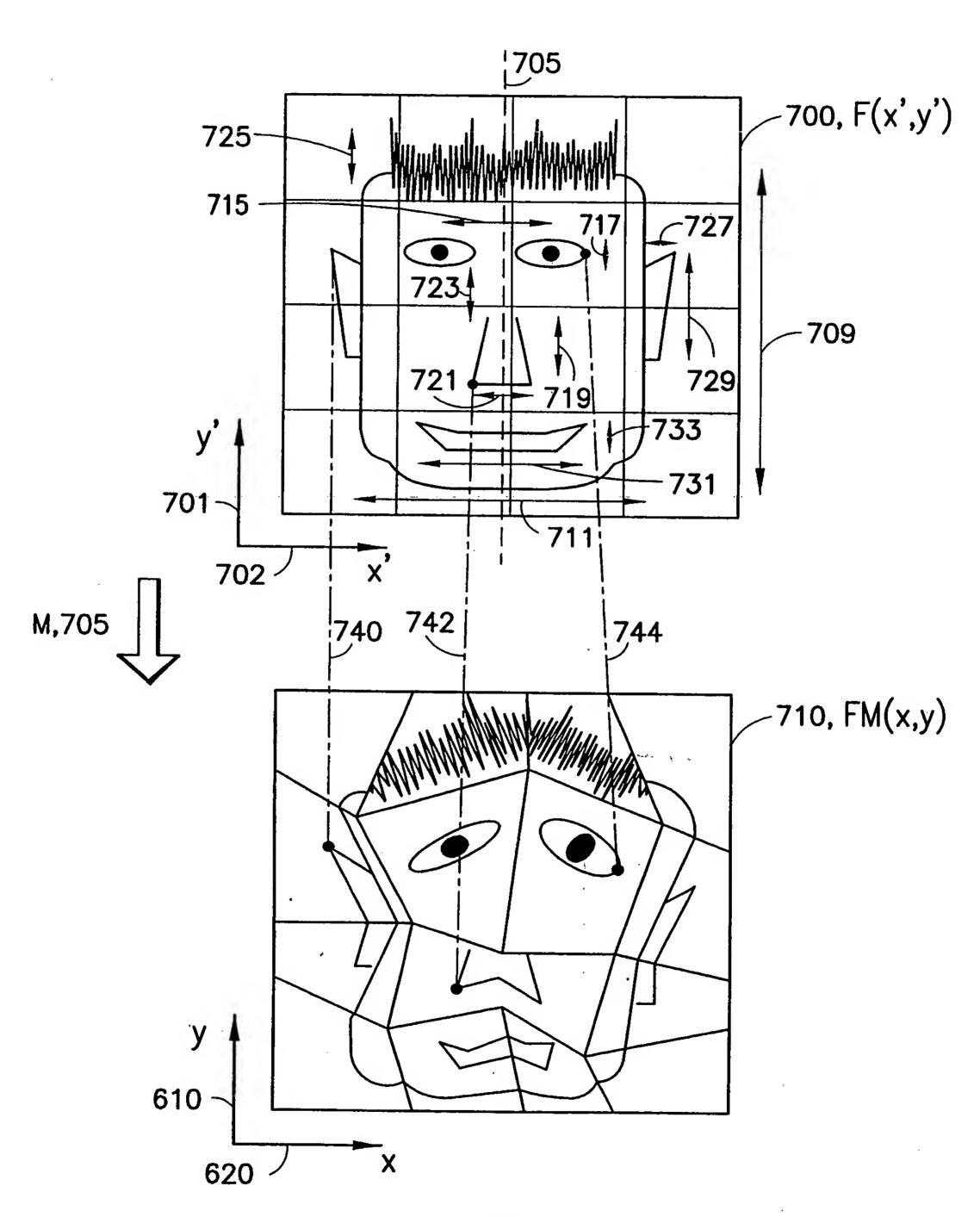


FIG.7

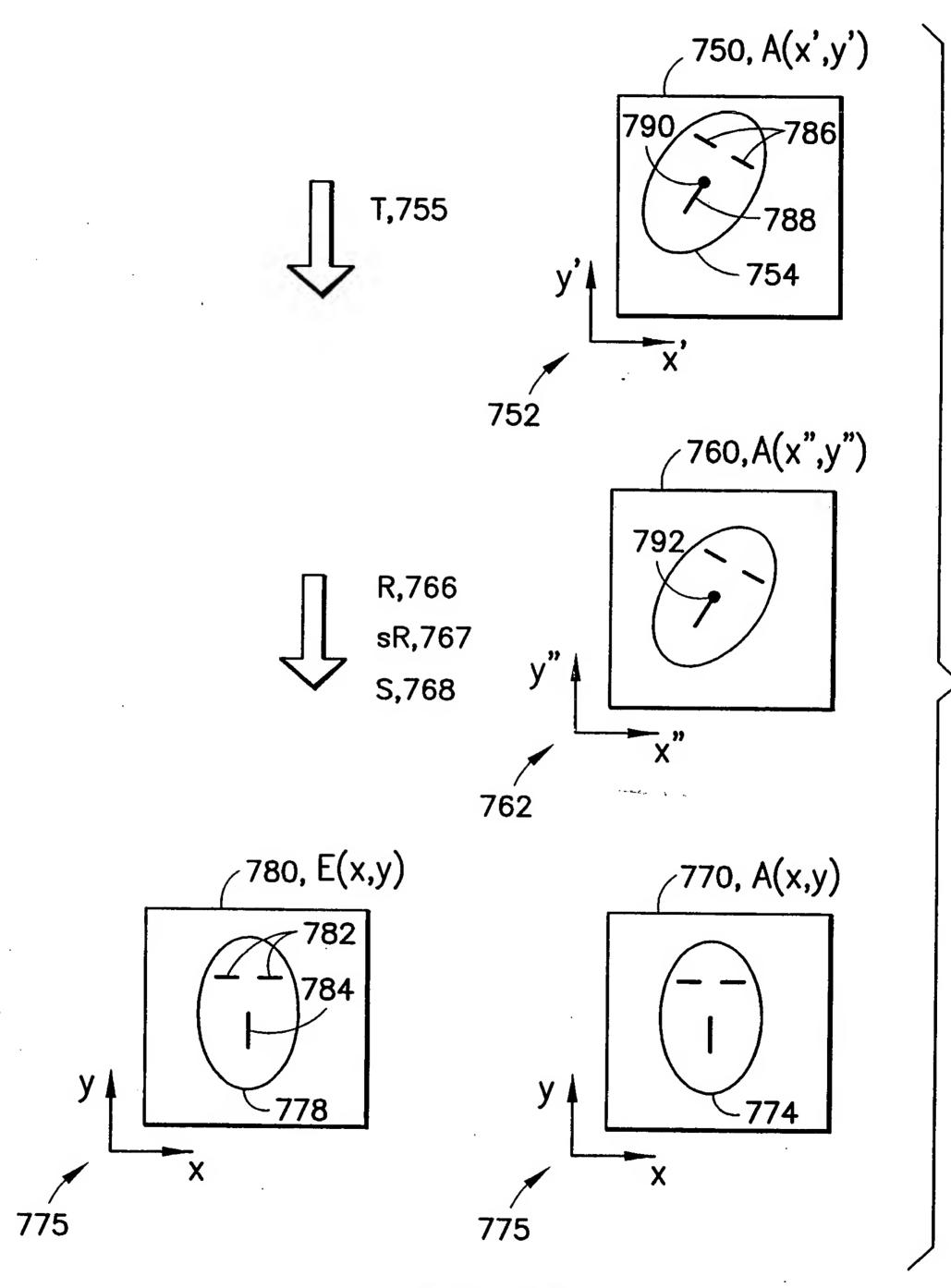


FIG.7A

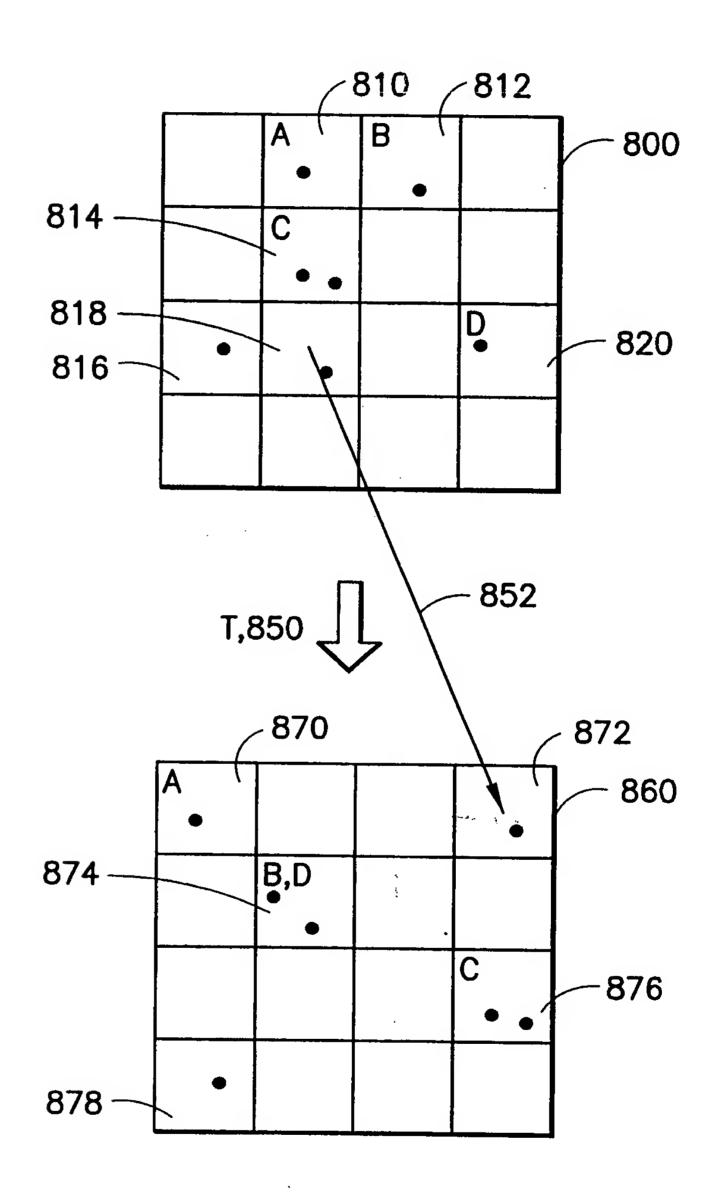
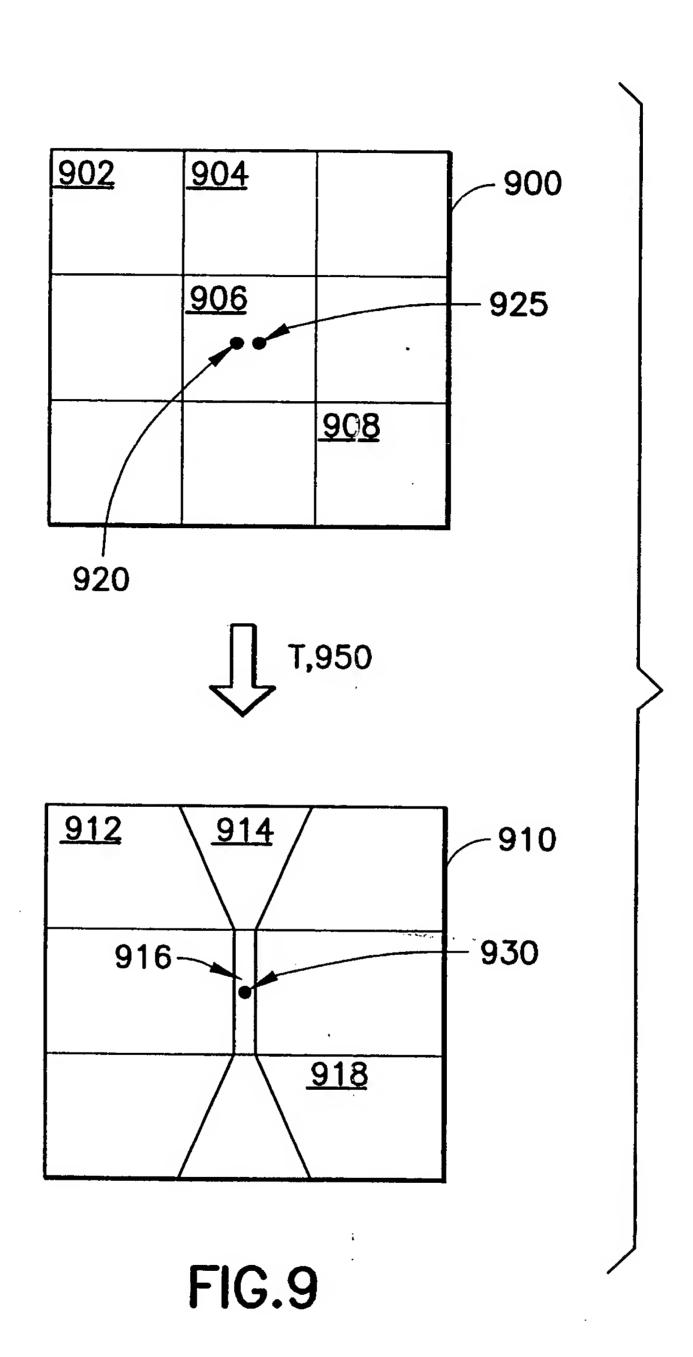


FIG.8



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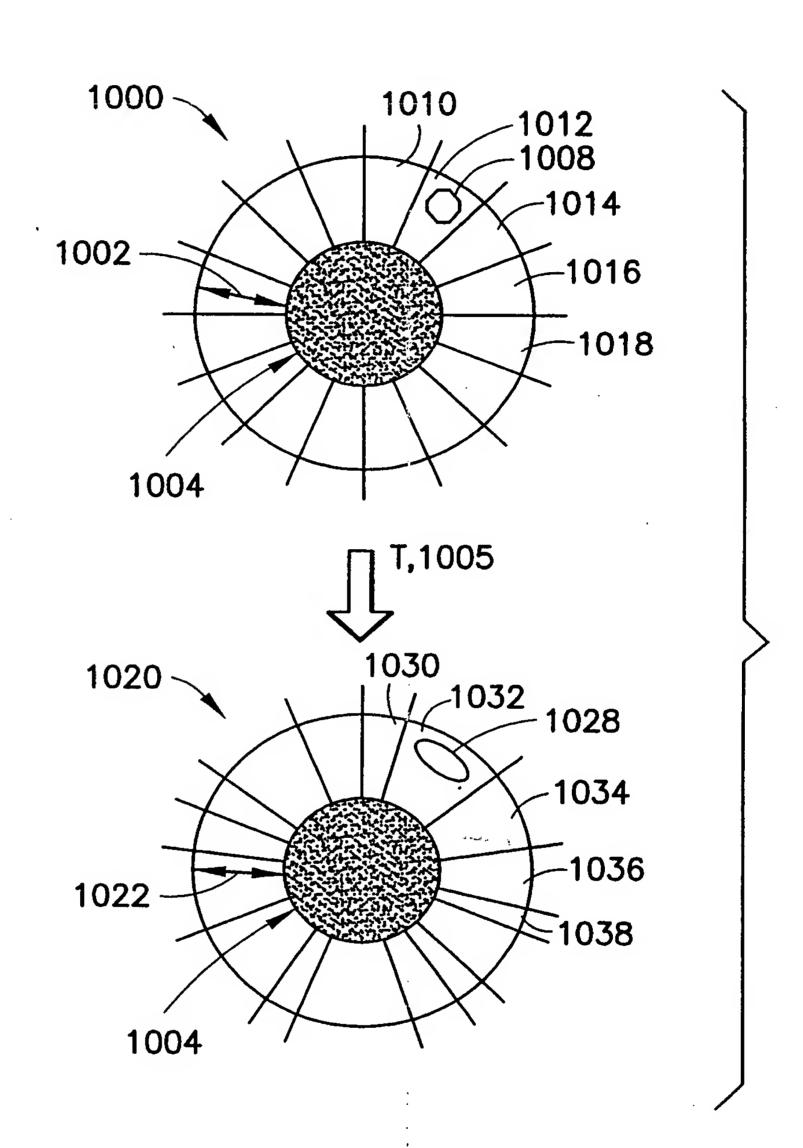


FIG. 10A

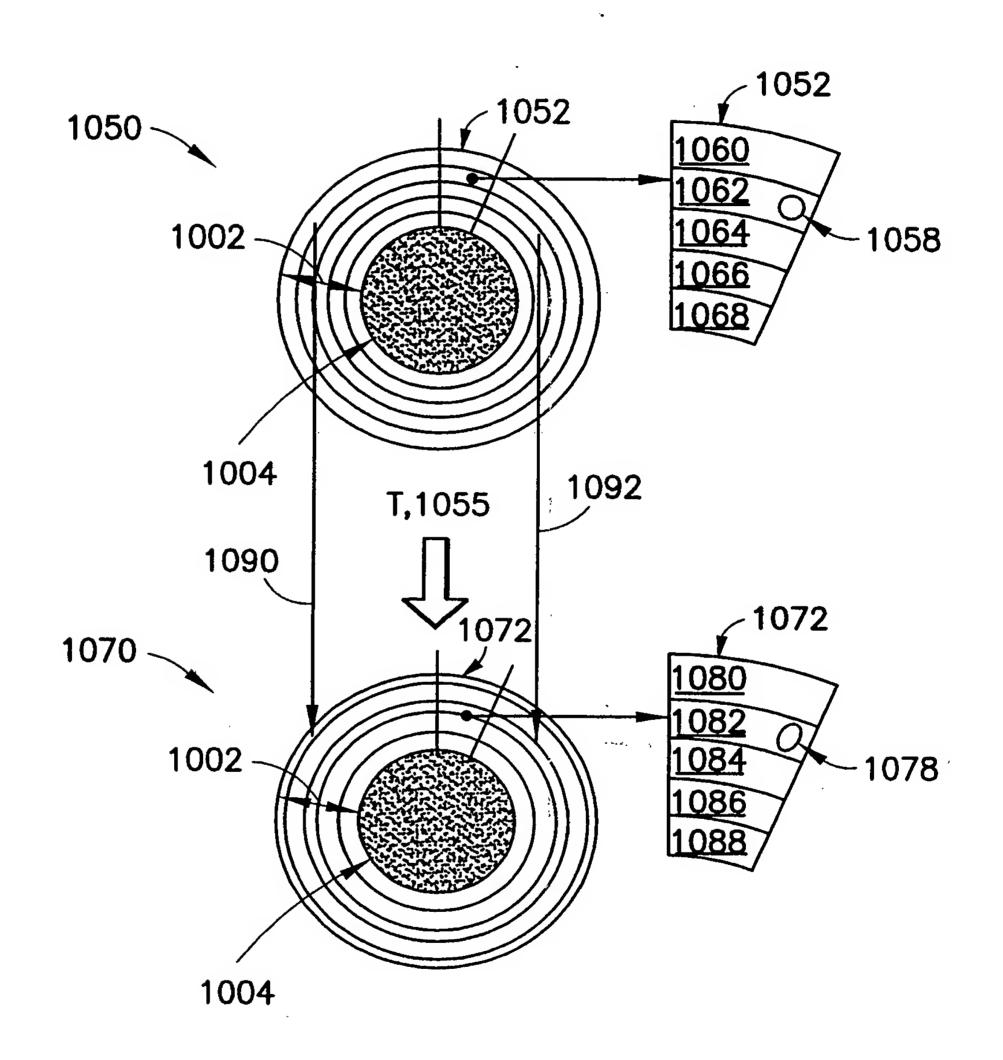


FIG. 10B

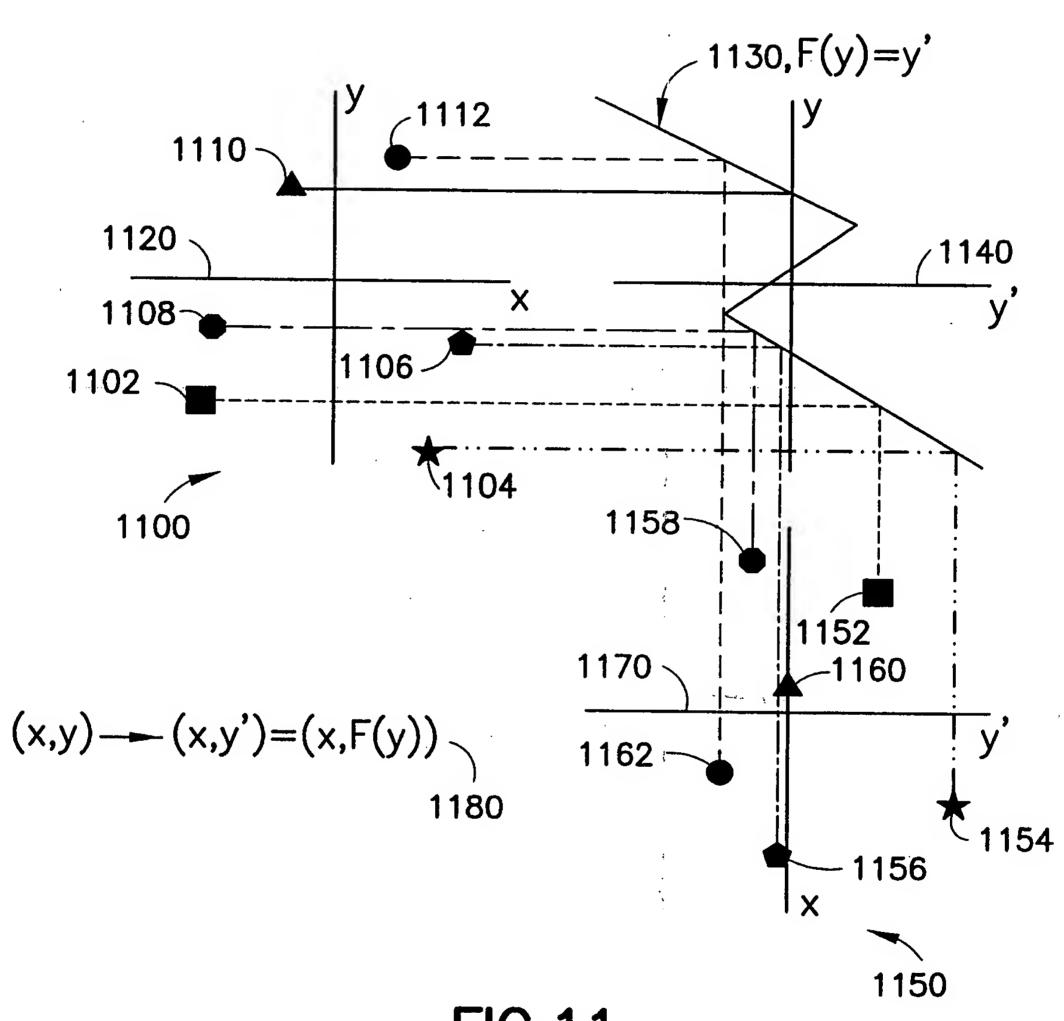


FIG. 11

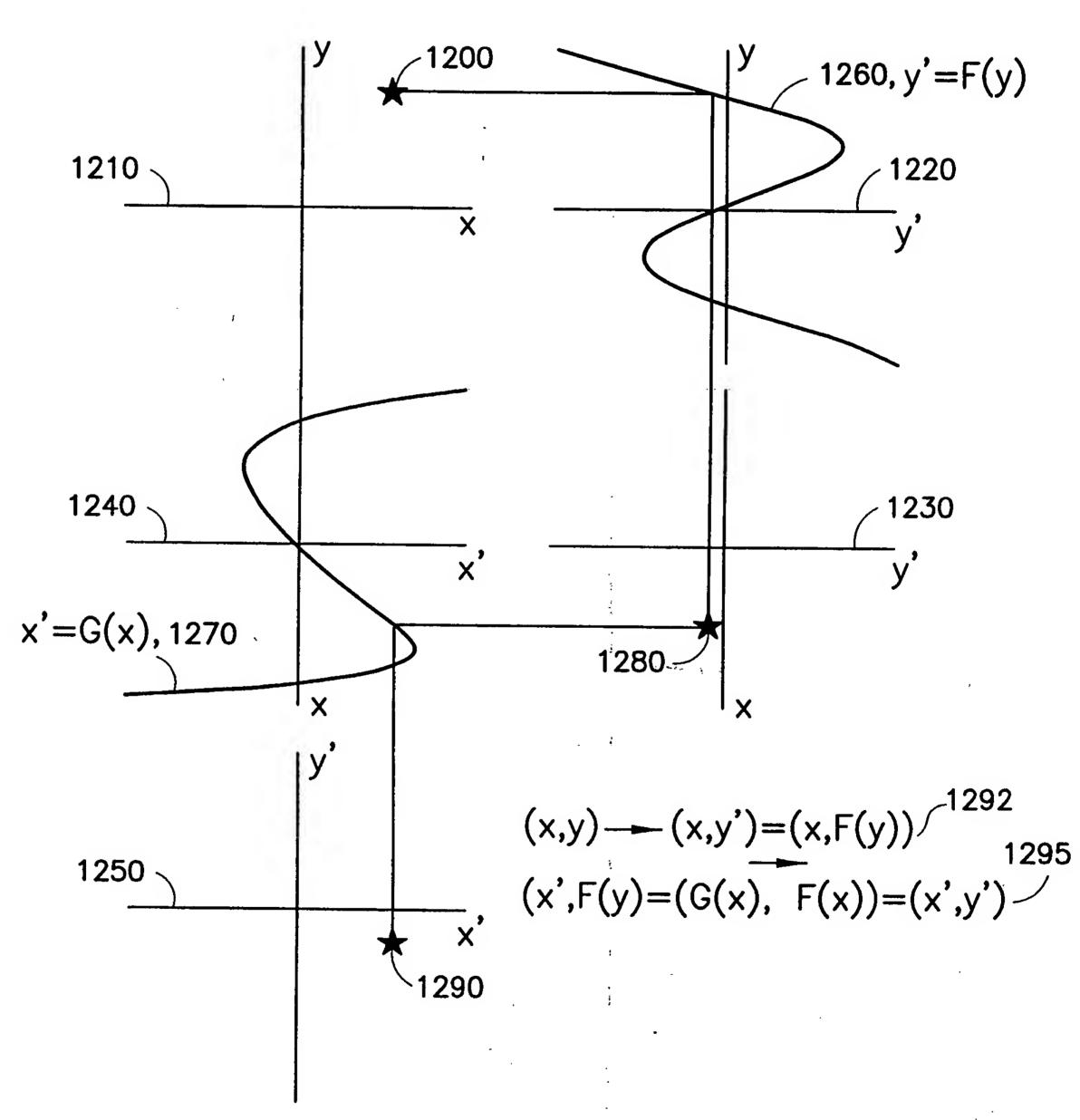


FIG. 12

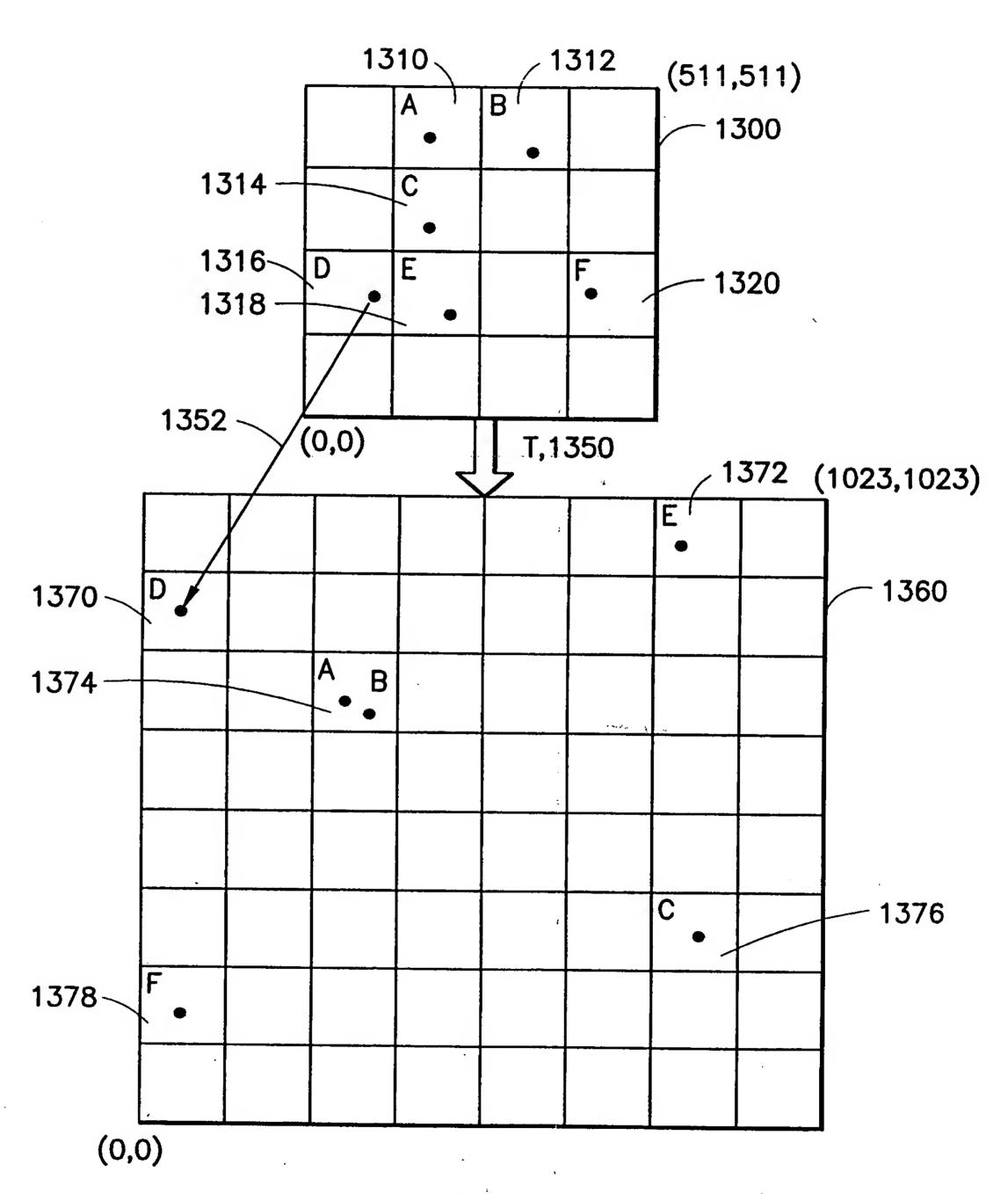
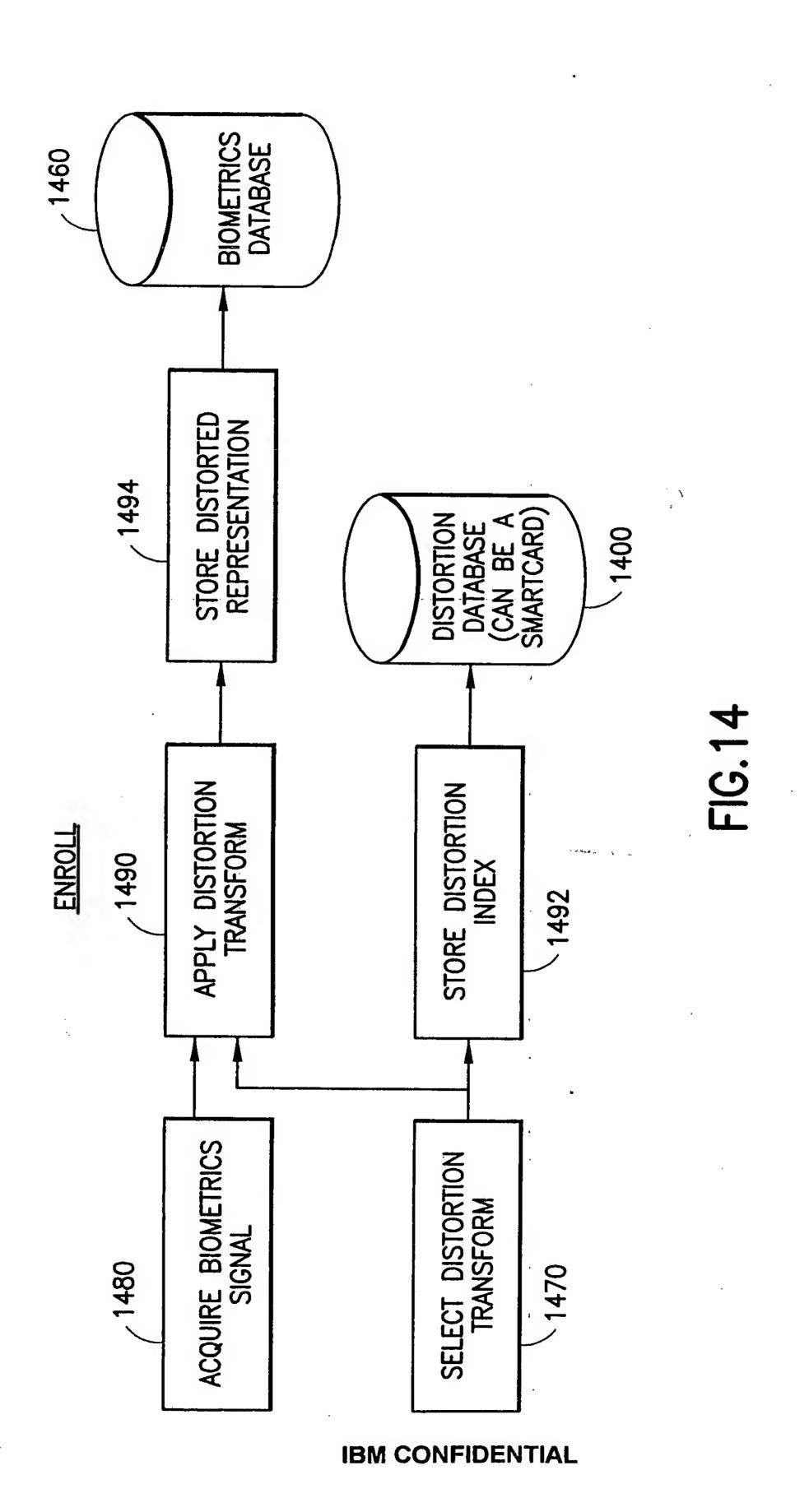
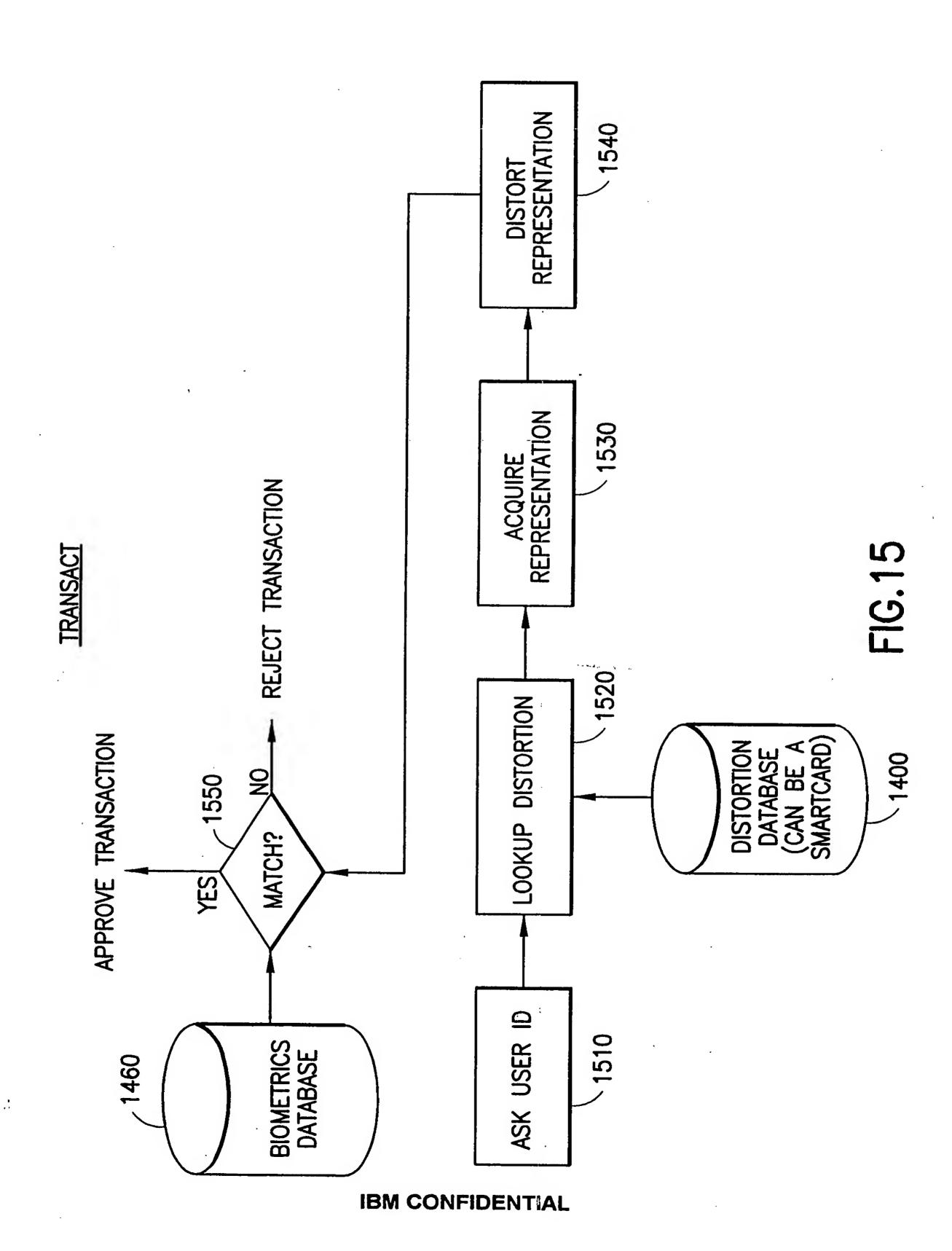


FIG. 13





FINANCE METHOD

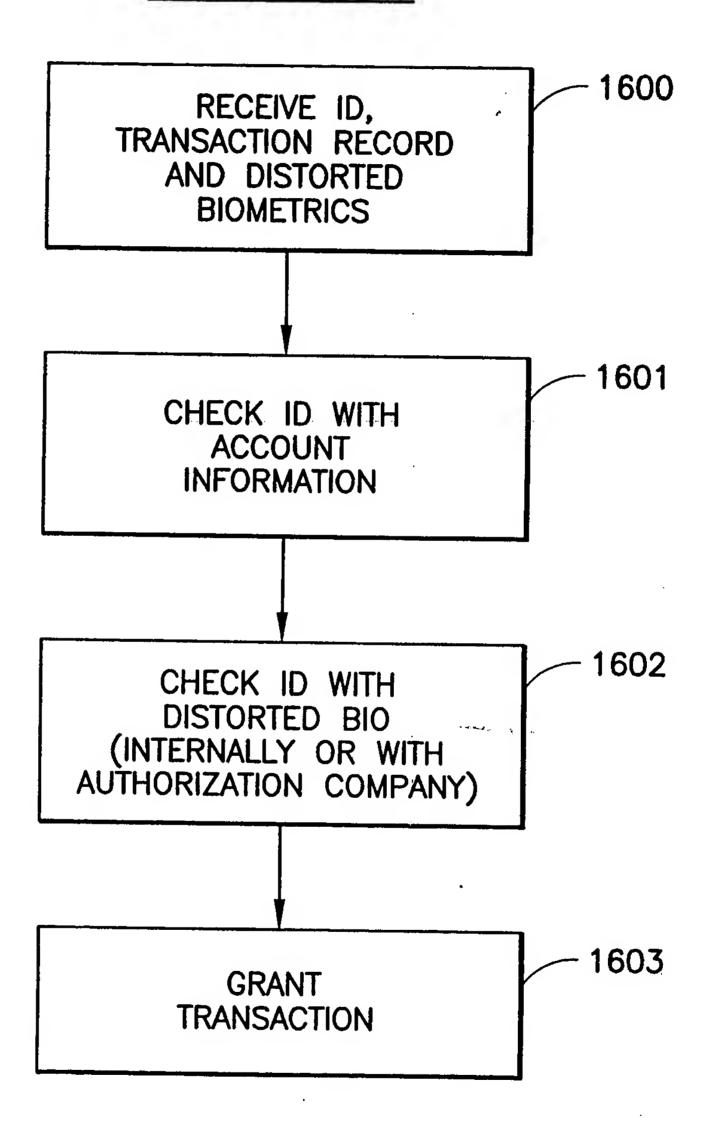
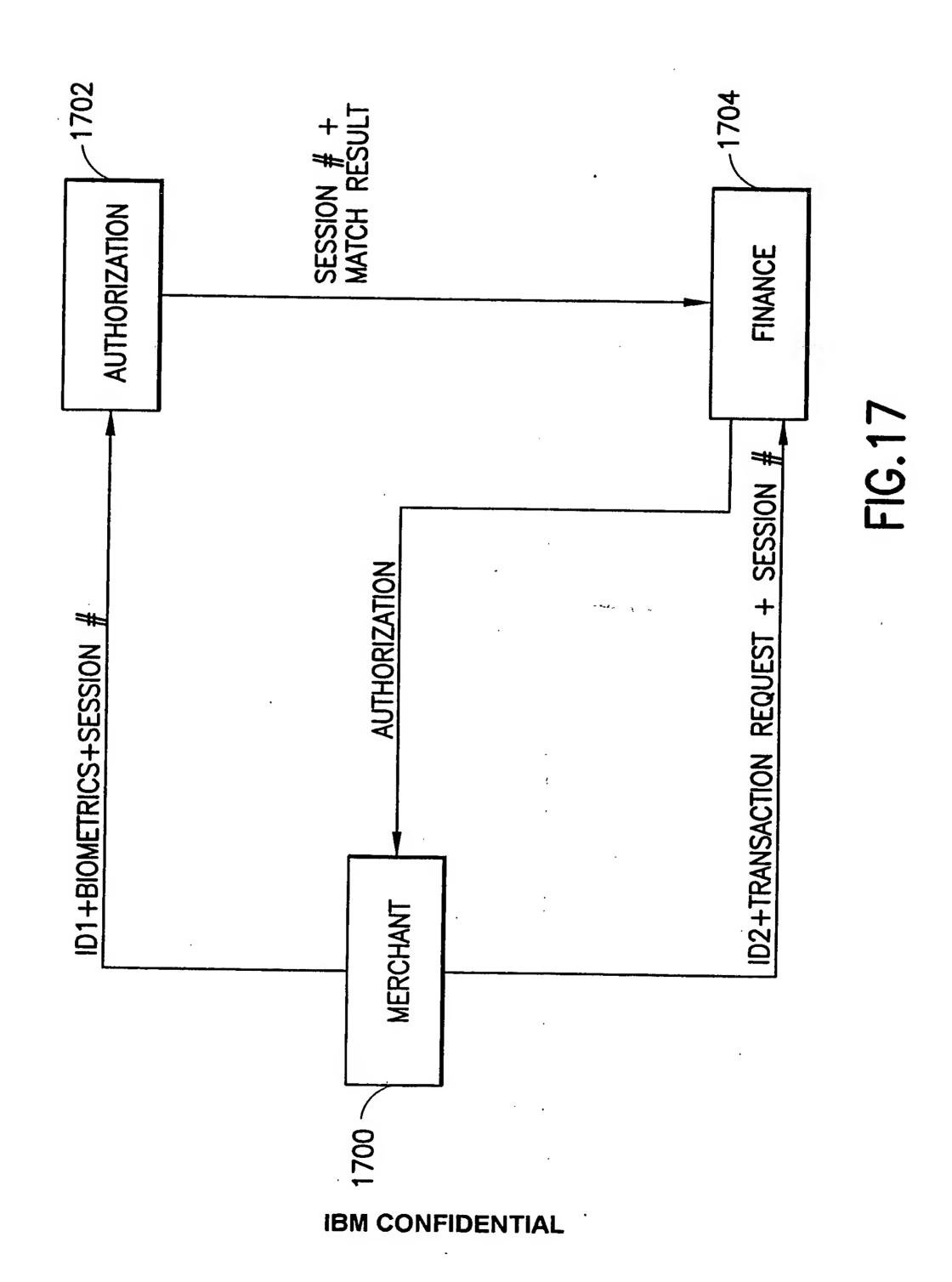
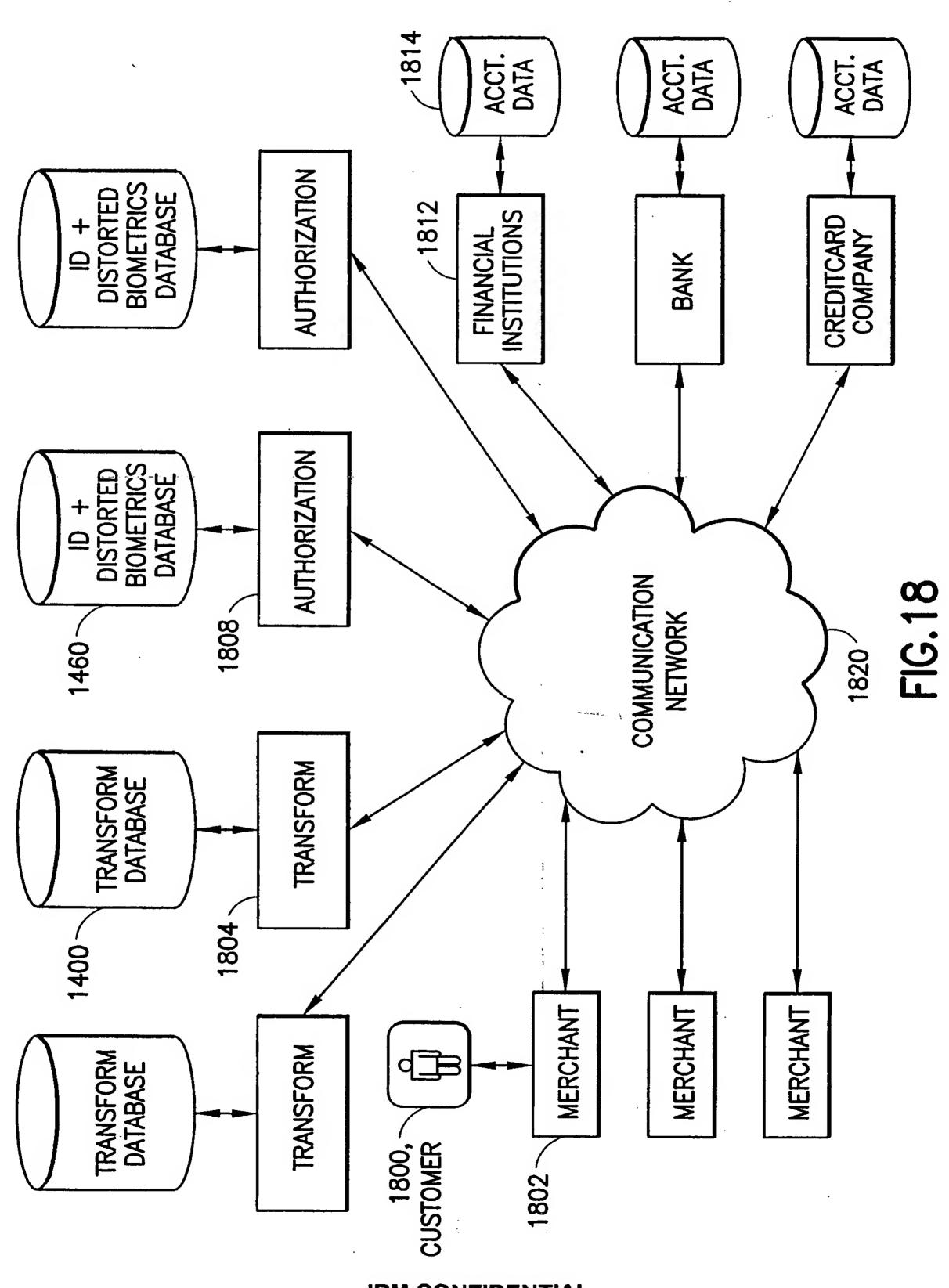


FIG. 16





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